Application/Control Number: 09/973,627 Art Unit Number: 2887

Description

BACKGROUND OF THE INVENTION

[0001] 1. Technical Field of the Invention

[0002] The present invention relates to a cash card sold through public markets, companies, firms or related financial institutions to any person. Cash cards are sold for money or monetary funds, to be spent as money, through the use of a utility service for electronic transactions. Cash cards can be spent at any market that has a scan system or any electronic transfer systems. Cash card value is worth in <u>value</u> what you pay for it, less a small user fee.

[0003] Description of Related Art:

Prior art: made of record and relied upon that is pertinent to applicant's disclosure, wherein are disclosed in the drawings and drawing figure descriptions of the drawings of this application and is a continuation in part and based on originally filed drawing dated January 22,2002 and drawings Amdt dated Jan.15,2004.

[0004] There are many different kinds gift cards, debit cards and credit cards, none of which are sold on all the open market outlets, over the counters, to use as cash or receive cash from a cash card. Taylor pre paid cash cards is a money card that has basically a close proc-simily to a money order, for all public use. A variety of different size valued cash cards used by financial instruments of commerce, to receive payment and provide payment in exchange for cash money or monetary funds that is appropriated by the sale of cash cards sold to the public, from market outlets of commerce that execute the spent money invested in the cash cards.

[0005] Unlike, bank check cards, bank debit cards or gift cards sold through chosen banks or outlet markets, generally spent at only their places of business in their vicinity, rarely redeemable to receive cash back. Wherein pre paid cash cards unlimited can be sold by outlet markets too any and all public users for money or monetary funds, and be spent and/or receive money through the utility service of electronic transfer.

[0006] Pre Paid Cash Cards are associated with a utility service available from electronic transfer merchants, funds are instantly transferred when a cash cards is purchased or spent, whereas credit cards are not. Credit cards, check cards, gift cards and debit cards have a set spending limit, but a pre paid cash card has a certain size instant cash value based on many different size valued cash cards, (\$50.00 up to \$1000.00).

[0007] Pre Paid Cash Cards accordingly have a set <u>value</u> that is electronically transferred, to the cash card at the point-of-sale, wherein after the <u>value of the cash card</u> is used up, the card becomes a throw away card of no value.

[0008] Pre Paid Cash Cards, depending on the choice amount paid for the cash card, of which are sold in denominations <u>such</u> as small, medium or large cash cards.

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[0009] As Pre Paid Cash Cards are bought and activated, the money or monetary funds is electronically transferred to a financial institution and posted. As cash cards are spent, the financial institution electronically gives a receipt and a remaining balance to the customer.

[0010] Accordingly in the Internet: there is a need for pre-paid cash cards, electronic tranactions is the <u>Internets</u> most popular means of business, a pre-paid cash card is <u>cash</u> in a card that pays up front on purchases or sales, like a money order or check.

[0011] Accordingly a Taylor Corp. Pre-Paid Cash Card is a hand held wallet size <u>cash card</u> with various colors, values printed on <u>each</u> cash card, value <u>bar code</u> on the front of <u>each</u> cash card, a electronic memory strip for card information on the back side of <u>each</u> cash card and a ID# for card protection. A safe way to carry small to large amounts of cash in a card or on your person. A cash card that is sold to the public for cash or monetary funds, through a market outlet, Internet or financial institution that execute the tranactions of the cash cards, that is spent by the cash card holder, by means of a utility tranaction service.

BRIEF SUMMARY OF THE INVENTION

[0012] In explaining the present invention in detail the inventon in its application of other embodiment and the purpose of description In accordance this invention is a superior cash card system method like no other that has ever been, cash in a card for all the public to buy. As many ways as you can spend cash, is as many ways as you can spend a Taylor Corp Pre-Paid Cash Cards Unlimited's products, Taylor pre-paid cash cards, Taylor pre-paid money cards, Taylor pre-paid monetary cards, Taylor pre-paid currency cards, Taylor pre-paid funds cards, and Taylor pre-paid bucks cards, cash cards. For the purposes used, there has never been the like,until now. Cash Cards are worth in value, the purchased price until spent, less a small user fee, unlike gift cards, purchased debit cards or purchased credit cards that have a 90 day valued spending limit. Truly a First Original, All Public, Pre Paid Cash Card system.

- [0013] The cash card method is to be used as cash <u>not</u> credit, as many ways as you can spend money is as many ways you can spend a Taylor Corp. Pre-Paid Cash Card, a safe way to carry small, medium or large amounts of cash in a card, that is equal to a money order <u>system</u>.
- [0014] By purchasing a pre-paid cash card, the cash card is activated at the point-of-sale, use as money or receive cash back through the use of electronic transactions.
- [0015] Using the coded numbers and Id number located on the back of cash card, the Taylor cash cards can be used to make purchases from the Internet, instant cash payment through the use of a utility electronic transfer system.
- [0016] Accordingly the pre-paid cash cards has a <u>bar code</u> located on the front so the central computers can activate the <u>value</u> and cash <u>cards</u>.
- [0017] Accordingly on the front of a Taylor Pre-Paid Cash Card is a hand held wallet size plastic card of assorted colors representing assorted value size pre-paid cash cards having a price, bar code, logos, pictures and mottos for commercial use. Wherein on the back side there is a ID# for personal card protection, there is a 1-800 number for customer service, also a memory strip

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for balance and value information.

[0018] Two published registered certificates of copyrights have been given to Taylor Corp.Pre-Paid Cash Cards Unlimited and text materials, effective dates of of registration, (1) March 27, 2000 Form PA1-823-882 and (2) Form PA 1-249-434 relied upon and in accordance was issued by the Library of Congress Copyright Office.

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BRIEF DESCRIPTION OF THE DRAWINGS

- [0019] The Figured Numbered drawing relied upon illustrate the invention of such drawing.
- [0020] FIG. 1 The acctivation point of sale, of Pre Paid Cash Card. Activated by utility commerce scan through a public market electronic transfer system.
- [0021] FIG. 2 Pre paid cash card activation posted from scan system to commerce market computers.
- [0022] FIG.3 Receiver of financial electronic funds from commerce market computers that are executors of returned cash or spent customer funds, by use of utility transfer system.
- [0023] FIG. 4 Spending the cash card through the scan system for instant cash and getting a reciept and <u>card</u> balance when used.
- [0024] FIG. 5 Front view shown in drawing and facts of the Pre Paid Cash Cards relied upon.
- [0025] (1) Title of the cash cards: Taylor Corp. Pre Paid Cash Cards Unlimited.
- [0026] (2) A variety of various colors, logos, mottos and pictures.
- [0027] (3) Cash cards having a variety of printed <u>cash card</u> prices, <u>wherein</u> are cash cards ranging from \$50.00 to \$1000.00 in price <u>value</u>.
- [0028] (4) A value bar code that identifies each value of each cash card upon activation.
- [0029] FIG. 6 Back view shown in drawing and facts relied upon of the Pre-Paid Cash Cards.
- [0030] (1) Cash Card activation code ID number.
- [0031] (2) Scrach off memory strip for information tracking.
- [0032] (3) A 1-800 contact number for customer service.
- [0033] (4) By use of a magnetic strip for activation purposes and recorded information.

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DETAILED DESCRIPRTION OF THE INVENTION

[0034] By a combination of a cash card being used for cash purposes <u>not credit</u>, being passed through the scan system and the ID number being put into the scan system the Pre-Paid Cash Card become activated at the point of sale, and can be spent or receive cash for the amont of funds stored in the cash card. Refering to FIG. 1

[0035] Therein reference to FIG.2 through the use of a utility service the valued cash card activation is transferred from the scan system to the commerce market control centers computer.

[0036] From the market control computer the activated cash card value is sent to a Financial Institution of a electronic transaction utility service, that is the receiver of the paid funds activating the pre paid cash cards and is the executor that return funds to the customer card user. Referring to FIG.3

[0037] Refering to FIG.5 and FIG 6 of the cash card drawing relied upon is the product provided to be used to for the scan system to receive or disperse payment by means of electronic transfer. Refering to FIG. 4

[0038] In FIG. 5 is the front view of one of the Pre-Paid Cash Cards wherein and relied upon has a printed price, commercial logos and mottos, various priced color cash cards and having a bar code that is used to create the pre-paid cash card product. Referring to FIG. 5

[0039] In FIG. 6 is the back view of the pre-paid cash card drawing, wherein is a scrach off ID number, a memory strip for information tracking, a 1-800 number for customer service and a magnetic memory strip for activation purposes and record information. Referring to FIG.6

5.